

Georgia Secure Deposit Program Review

9/30/2020

As of: 7/31/2020, (amended 8/20/2020)

2,860 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$7,819,868	\$1,337,765	\$6,482,103	50%	\$3,241,051	\$3,800,000	\$558,949	0.05%	0.06%	0.05%
American Commerce Bank	\$5,980,929	\$1,835,033	\$4,145,896	50%	\$2,072,948	\$2,500,000	\$427,052	0.03%	0.04%	0.03%
American Pride Bank	\$196,080	\$196,080	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,158,503,090	\$62,655,610	\$1,095,847,481	75%	\$821,885,611	\$855,016,205	\$33,130,594	8.34%	8.43%	8.00%
Bank of America, National Association	\$926,239,348	\$15,788,020	\$910,451,329	75%	\$682,838,497	\$1,253,618,377	\$570,779,881	6.93%	6.74%	6.64%
BankSouth	\$33,608,898	\$4,418,365	\$29,190,533	25%	\$7,297,633	\$12,500,000	\$5,202,367	0.22%	0.24%	0.21%
Cadence Bank	\$260,378,804	\$17,436,247	\$242,942,556	110%	\$267,236,812	\$297,731,894	\$30,495,081	1.85%	1.89%	1.77%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$150,144,686	\$24,409,178	\$125,735,508	75%	\$94,301,631	\$107,875,875	\$13,574,244	0.96%	1.09%	0.92%
Douglas National Bank	\$5,487,652	\$1,250,000	\$4,237,652	25%	\$1,059,413	\$2,478,455	\$1,419,042	0.03%	0.04%	0.03%
Fifth Third Bank	\$1,914,601	\$750,000	\$1,164,601	75%	\$873,450	\$472,889	(\$400,562)*	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$9,224,241	\$1,883,702	\$7,340,539	75%	\$5,505,404	\$5,979,871	\$474,467	0.06%	0.07%	0.05%
First Peoples Bank	\$58,434,691	\$3,631,442	\$54,803,249	50%	\$46,324,873	\$53,743,780	\$7,418,907	0.42%	0.43%	0.40%
First State Bank	\$14,174,050	\$3,818,594	\$10,355,456	50%	\$5,177,728	\$6,695,772	\$1,518,044	0.08%	0.10%	0.08%
FirstBank	\$68,211,473	\$2,572,998	\$65,638,475	75%	\$49,228,856	\$52,428,432	\$3,199,576	0.50%	0.50%	0.48%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$13,702,657,147.07**

Note: Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

*Bank was in compliance for required collateral amount within three business days of month end.

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JPMorgan Chase Bank, National Association	\$724,362,855	\$6,184,458	\$718,178,397	75%	\$538,633,798	\$611,318,750	\$72,684,952	5.47%	5.27%	5.24%
Morris Bank	\$125,843,842	\$9,470,183	\$116,373,659	50%	\$58,186,830	\$62,665,377	\$4,478,548	0.89%	0.92%	0.85%
Newton Federal Bank	\$15,438,324	\$1,369,439	\$14,068,885	110%	\$15,475,773	\$16,000,000	\$524,227	0.11%	0.11%	0.10%
Pinnacle Bank	\$122,959,871	\$11,602,726	\$111,357,145	50%	\$55,678,573	\$60,000,000	\$4,321,427	0.85%	0.89%	0.81%
PNC Bank, National Association	\$71,175,262	\$8,283,196	\$62,892,066	75%	\$47,169,050	\$670,306,276	\$623,137,227	0.48%	0.52%	0.46%
Quantum National Bank	\$113,706,897	\$2,959,317	\$110,747,580	25%	\$27,686,895	\$31,000,000	\$3,313,105	0.84%	0.83%	0.81%
Regions Bank	\$373,139,976	\$24,029,136	\$349,110,840	75%	\$261,833,130	\$279,748,756	\$17,915,626	2.66%	2.72%	2.55%
Renasant Bank	\$224,917,350	\$17,228,657	\$207,688,693	75%	\$155,766,520	\$164,886,247	\$9,119,727	1.58%	1.64%	1.52%
ServisFirst Bank	\$55,751,950	\$2,268,660	\$53,483,290	50%	\$26,741,645	\$32,012,477	\$5,270,832	0.41%	0.41%	0.39%
South State Bank NA (formerly CenterState Bank)	\$275,217,831	\$19,814,573	\$255,403,258	75%	\$191,552,444	\$240,195,258	\$48,642,814	1.94%	2.00%	1.86%
SouthCrest Bank, NA	\$87,988,330	\$8,298,909	\$79,689,421	75%	\$59,767,066	\$66,209,598	\$6,442,532	0.61%	0.64%	0.58%
Synovus Bank	\$1,917,339,222	\$83,136,665	\$1,834,202,557	75%	\$1,375,651,918	\$1,418,047,606	\$42,395,688	13.96%	13.95%	13.39%
The Citizens Bank of Swainsboro	\$23,510,508	\$2,868,304	\$20,642,204	50%	\$10,321,102	\$11,549,500	\$1,228,398	0.16%	0.17%	0.15%
The Commercial Bank	\$41,945,589	\$1,744,486	\$40,201,103	50%	\$20,100,552	\$21,290,485	\$1,189,933	0.31%	0.31%	0.29%
The First, A National Banking Association (formerly SWGA)	\$77,256,632	\$7,746,587	\$69,510,045	110%	\$76,461,049	\$80,745,826	\$4,284,776	0.53%	0.56%	0.51%
The Piedmont Bank	\$85,508,145	\$2,750,000	\$82,758,145	50%	\$41,379,073	\$43,669,391	\$2,290,319	0.63%	0.62%	0.60%
Truist Bank	\$3,316,583,915	\$112,226,544	\$3,204,357,370	75%	\$2,519,224,513	\$2,512,750,410	(\$6,474,102)*	24.39%	24.13%	23.38%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%

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United Community Bank	\$1,018,416,079	\$52,101,269	\$966,314,810	50%	\$483,157,405	\$503,586,901	\$20,429,497	7.36%	7.41%	7.05%
Vinings Bank	\$44,585,667	\$3,000,000	\$41,585,667	75%	\$31,189,250	\$37,340,112	\$6,150,862	0.32%	0.32%	0.30%
Wells Fargo Bank, National Association	\$2,327,293,260	\$86,767,910	\$2,240,525,351	75%	\$1,680,394,013	\$2,015,164,360	\$334,770,347	17.05%	16.93%	16.35%
	\$13,743,259,916	\$605,834,051	\$13,137,425,864		\$9,663,414,505	\$11,533,328,882	\$1,869,914,377			

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